

*The Season of Giving: The Combined Federal Campaign***We Can't Spell
Success Without
"U"**

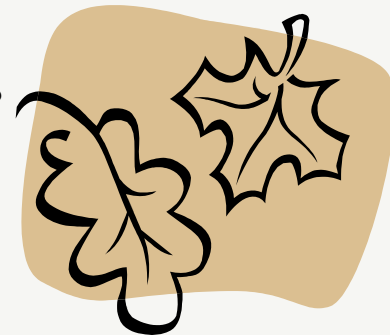
Such is the theme of this year's Combined Federal Campaign. The mission of the campaign is to promote and support philanthropy through a program that is employee focused, cost-efficient and effective in providing all federal employees the opportunity to improve the quality of life for all.

Traditional reservists must provide their donations through cash while ARTs and Civilian employees may donate through payroll deduction.

A book with a large list of agencies that have passed a test of being legitimate and cost efficient charities is available to determine which agency (ies) your dollars will go to. The ability to determine where you want your dollars to go is one of the beau-

tiful things about the Combined Federal Campaign.

We would also like to remind everyone that **our installation has a private charity called Friends of Family Readiness** that can be donated to as well. Through Friends those in our community experiencing financial emergencies can receive up to \$250 grant. The Friends # is 35760

**SPECIAL POINTS OF INTEREST:**

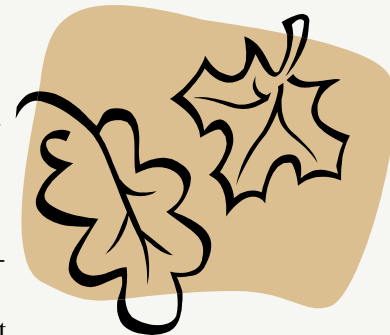
- ◆ Financial Management Classes
- ◆ Protect Your Credit Report
- ◆ Give to CFC
- ◆ TRICARE RESERVE SELECT
- ◆ Halloween Safety

Getting Ready for the Standardized Test Season

A group of National Football League players and eKnowledge Corp. are continuing their multi-million dollar sponsorship of \$200 SAT and ACT test preparation programs to all active-duty, reserve, and retired military members and their families. Those who request the donated materials need only pay shipping and handling costs of packaging, processing and shipping. Now in its third year, this generous eKnowledge/

NFL player sponsorship effort has donated more than 60,000 free SAT/ACT test preparation programs to military service members and their families worldwide. In response to the donation eKnowledge and the NFL players have received tens of thousands of thank-you letters from military service members and dependents who have received the highly valuable free test preparation programs. Servicemembers and

families interested in receiving free eKnowledge products under the sponsorship can complete an online request form at <http://sat.eknowledge.com/military> or by visiting <http://www.militaryhomefront.dod.mil> by following the link to "Donation: VSG/NFL Players". Requests can also be made by calling eKnowledge at 951-256-4076 or via e-mail at support@eknowledge.com.



Resources to Help Manage Your Budget

We are always looking for ways to help you manage your money better. We all want to have our dollars work hard and smart for us! Here are some resources available to you:

USAA Money Management Classes, Bldg 128, Rm 111, Nov 2 at 1400 and Nov 3 at 1000 or 1400.

66 Ways to Save Money: http://www.pueblo.gsa.gov/cic_text/money/66ways/index.html

51 Ways to Save Hundreds on Loans and Credit Cards: <http://www.fdic.gov/consumers/consumer/news/cnsum07/index.html>

Free Publication on Building Financial Freedom: http://www.pueblo.gsa.gov/cic_text/money/finanfree/finanfree.htm

Guide to Build Financial Literacy: http://www.bankrate.com/brm/news/Financial_Literacy/Financial_Literacy_toc_a1.asp



I am opposed to millionaires, but it would be dangerous to offer me the position -

Mark Twain

TRICARE RESERVE SELECT News

For any beneficiary logging on, the user manual for the application is located at: <https://www.dmdc.osd.mil/trs/pdf/TRSUserManual.pdf>

Additionally, an abbreviated instruction set is available on the TMA website at:

http://www.tricare.mil/mybenefit/Download/Forms/TRS_Enrollment_Instructions2.pdf

The following list identifies the common issues members have been having and provides brief information and steps to take if they are encountered:

1. Is the beneficiary just looking for a blank form to print and fill out?
 - a. Blank forms are not available
 - b. Members will have to use their CAC or a DFAS Pin (aka myPay Pin) to log in; note, Only Coast Guard can login with personal identity information
 - c. The new TRS program requires members log in and complete steps to confirm FEHB status and populate a pre-printed form
2. Is the beneficiary logging in to the correct web site?
 - a. Make sure to use <https://www.dmdc.osd.mil/appj/trs/> and include the "s" in https:
 - b. URL is case sensitive and uses SSL (<https://>, NOT <http://>)
3. Is the beneficiary actually eligible: Tricare is sometimes behind the DEERS curve. Check your DEERS eligibility and provide verification to Tricare.

Financial Security: Protecting Your Rating and Name

[10/2/2007]

WASHINGTON — The Internal Revenue Service today issued a consumer alert about an Internet scam in which consumers receive an e-mail informing them of a tax refund. The e-mail, which claims to be from the IRS, directs the consumer to a link that requests personal information, such as Social Security number and credit card information.

A similar information story recently came out about Government Travel Cards pointing out that Bank of America will not email and ask for personal information. This is one of the keys to personal security: not releasing personal information without valid identified need from those seeking it. It pays to be a skeptic in these matters!

One other way to ensure your credit report is accurate and good for you is to review your credit reports and dispute any discrepancies at least once a year. This is important as credit reports are not kept by social, but by name and address. If your name is common or you are renting, this could create interesting entries for you!

You can contact the three credit reporting agencies (yes, it's important to contact all three) to request your reports for review by calling as listed below:

Equifax: 1-800-685-1111

Experian: 1-888-EXPERIAN (397-3742)

Transunion: 1-(800) 888-4213



HALLOWEEN PARTY AT THE CLUB

Friday, 12 Oct 07 Saturday, 13 Oct 07

Lounge - 1600 - 2400 Lounge - 1600 - 0030

DJ - 1900 - 2300
Costume Contest

Dinner Specials:
Spaghetti & Meatballs
or Fried Chicken

Dinner Special: Pizza

Sunday, 14 Oct 07
Lounge - 1600 - 2200



Halloween Safety Tips for Kids

- Select a costume that is fire proof and has sufficient space around the eyes for peripheral vision
- If you have jack o'lanterns with candles, make sure they are well out of the walking area (maybe on a table inside the house) of children trick or treating
- If the costume has a prop (such as a sword, magic wand, etc) check it for smooth edges and check for flexibility of the prop so it won't cause injury should someone fall on it
- Treating the kids to a spooky Halloween dinner will help them resist eating candy before a parent has time to check out the candy (not nibble!)
- Halloween is a great time to remind children of basic safety tips like safe words, not taking rides from strangers, not going into the homes of strangers, making sure to stick to the agreed on plan with an adult, and looking both ways before crossing the street

YOUNGSTOWN AIR RESERVE STATION

Airmen & Family Readiness Office
910 MSG/DPF
3976 King Graves Rd, Unit 40
Vienna, OH 44473

Phone: 330-609-1201
Emergency #: 330-233-2128
Fax: 330-609-1511
E-mail:
family.support@youngstown.af.mil

**READINESS
IS OUR
MISSION!**

Make Sure to Nominate Your Family for Family Of The Year!!

You love your family and they support you.

November is Military Family Appreciation Month

*Show your family your appreciation by nominating them for Youngstown Air Reserve
Station's Family of the Year honors.*

*All that is required is a short essay describing how wonderful your family is, how
they support you and the military mission.*

Then turn in that essay to Family Support via fax, email, mail or by hand

BASIC FINANCIAL MANAGEMENT CLASSES

Fri, 2 Nov 07, 1400

Sat, 3 Nov, 1000 or 1300

Bldg 128, Rm 111

Call Family Support Office (x1201) for your spot!

